

Certificate Number: 14424-NJ-DE-036919820

Bankruptcy Case Number: 22-17143



14424-NJ-DE-036919820

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 21, 2022, at 1:26 o'clock PM EDT, Frank Veritas completed a course on personal financial management given by internet by BK Class Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: October 21, 2022 By: /s/Mabelyn Ramirez

Name: Mabelyn Ramirez

Title: Instructor